

## CLAIMS

What is claimed is:

1. A system for conducting a survey, comprising:

a presentation unit for presenting a plurality of choices at a point-of-transaction terminal;

an input unit for entering the preferred choices; and

a recording unit for recording the entered choices.

2. The system of claim 1, further comprising:

a reward unit for rewarding a user making the choices.

3. The system of claim 2, wherein said reward includes at least one of a monetary reward, a discount on a present purchase, a discount on a future purchase, and loyalty points for rewarding a frequent user.

4. The system of claim 1, wherein said survey evaluates consumer satisfaction with the transaction.

5. The system of claim 4, wherein said satisfaction is based upon at least one of the quality of a product and a quality of a service.

6. The system of claim 1, wherein said point-of-transaction comprises at least one of a restaurant, a hotel, a retail location, an automated teller machine (ATM), and an entertainment location.

7. The system of claim 1, wherein said survey comprises a political poll.

5 8. The system of claim 1, wherein said point-of-transaction terminal comprises a credit card reader.

9. The system of claim 1, wherein said point-of-transaction terminal comprises a point-of-sale terminal.

10. A system for conducting a consumer evaluation, comprising:  
a credit card reader; and  
a point-of-transaction (POT) terminal operatively coupled to said credit card reader, a survey being interactively and electronically displayed for said consumer at a time of a transaction.

15 11. The system of claim 10, wherein said credit card reader includes a swiping track for reading of credit card information, a text display screen for displaying the information and messages, and an input unit,

wherein said swiping track is for allowing credit card identification information to be read from a magnetic stripe of the credit card.

12. The system of claim 10, further comprising:

a payment gateway server operatively coupled to said point-of-transaction terminal; and

a survey processing center operatively coupled to said payment gate server.

13. The system of claim 12, wherein said payment gateway server is coupled to said point-of-transaction terminal through a network.

14. The system of claim 13, wherein said network comprises one of a public switched telephone network (PSTN), an intranet, and the Internet.

15. The system of claim 12, wherein the payment gateway server orders a transfer of funds from a payer's bank, by a first transaction server to a payee's bank using a second transaction server.

16. The system of claim 12, wherein said credit card reader includes a display screen, and wherein the payment gateway server includes a survey router, for routing survey questions originating from a survey processing server over a network to be displayed on the credit card reader, and routes answers to survey questions received from the credit card reader over the network to the survey processing server.

17. The system of claim 10, wherein said credit card reader and said POT terminal are integrally formed in a same housing.

18. The system of claim 12, wherein said survey processing server originates and sends survey questions, receives and tabulates survey answers, and authorizes reward payments to a user by  
5 instructing the payment gateway to order a transfer of funds from a transaction server, or from another server connected to the network to the server of the bank of the user.

19. The system of claim 10, wherein said system is usable with a retail establishment.

20. The system of claim 10, wherein said system is usable with an automatic teller machine (ATM).

21. The system of claim 10, wherein said system is usable with a commodity providing concern.  
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22. The system of claim 21, wherein said commodity providing concern comprises a fuel dispensing station.

23. A method of conducting a survey, comprising:

while performing a transaction at a point-of-transaction terminal, presenting a plurality of  
15 choices to a customer;

entering the preferred choices of the customer; and

recording the entered choices.

24. A credit card transaction method, comprising:

at a point-of-transaction (POT) terminal, reading a credit card of a customer by a card reader to read the card identification information;

5 requesting the customer to confirm an amount of the transaction;

upon receiving confirmation, sending a transaction request to a payment gateway, to verify the transaction, order a transfer of funds from the customer's bank to a bank of the payee, and obtain an authorization or confirmation number;

electronically obtaining, by the payment gateway, a survey question from a survey processing unit;

10 sending, by the payment gateway, an authorization number and the survey question to the POT terminal;

prompting the customer to answer the survey question;

once an answer is entered, sending the result to the payment gateway;

15 forwarding, by the payment gateway, a result to the survey processing server; and

authorizing, by the survey processing server, a reward to the customer.

25. The method of claim 24, wherein said authorizing by the survey processing server comprises instructing the payment gateway to order a transfer of funds from a transaction server, an award of frequent flyer miles, a discount on a future purchase, and a discount on a concurrent purchase.

26. A credit card transaction method, comprising:

at a point-of-transaction (POT) terminal, reading a credit card of a customer by a card reader to read the card identification information;

requesting the customer to confirm an amount of the transaction;

upon receiving confirmation, sending a transaction request to verify the transaction, order a transfer of funds from the customer's bank to a bank of the payee, and obtain an authorization or confirmation number;

electronically obtaining a survey question;

sending an authorization number and the survey question to the POT terminal;

prompting the customer to answer the survey question; and

once an answer is entered, sending the result to a survey processing server.

27. A commercial transaction and surveying system, comprising:

a presentation unit for presenting a plurality of choices;

an input unit for entering the preferred choices; and

a recording unit for recording the entered choices, said plurality of choices being presented at a point-of-transaction.

28. An automated teller machine (ATM), comprising:

a banking transaction system; and

a surveying system electronically linked to said banking transaction system such that at a point-of-transaction a survey is electronically presented to a customer.

29. The ATM of claim 28, wherein said surveying system comprises:

a presentation unit for presenting a plurality of choices;

an input unit for entering the preferred choices; and

a recording unit for recording the entered choices.

5 30. An automated teller machine (ATM), comprising:

a point-of-transaction terminal; and

a card reader electronically coupled to said point-of-transaction terminal, said card reader comprising a display screen, a customer input device and a mechanism for reading said card,

wherein substantially concurrently with said transaction, a survey is electronically received by said point-of-transaction terminal and displayed on said display screen for allowing said customer to participate in a survey.

31. A point-of-transaction device, comprising:

a point-of-transaction terminal; and

a credit card reader electronically coupled to said point-of-transaction terminal, said credit card reader comprising a display screen, a customer input device and a mechanism for reading said credit card,

wherein substantially concurrently with said transaction, a survey is electronically received by said point-of-transaction terminal and displayed on said display screen for allowing said customer to participate in a survey.

32. A signal-bearing medium tangibly embodying a program of machine-readable instructions executable by a digital processing apparatus to perform a method of conducting a survey, comprising:

5 while performing a transaction at a point-of-transaction terminal, presenting a plurality of choices to a customer;

entering the preferred choices of the customer; and

recording the entered choices.